

Information to identify the case:		
Debtor 1	Michael W. Parker	Social Security number or ITIN xxx-xx-4414
	First Name Middle Name Last Name	EIN --
Debtor 2	Sherri E. Parker	Social Security number or ITIN xxx-xx-9740
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-21674-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael W. Parker

Sherri E. Parker
fka Sherri E. Bound

11/15/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael W. Parker
Sherri E. Parker
Debtors

Case No. 16-21674-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 15, 2021

User: culy
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael W. Parker, Sherri E. Parker, 534 Oak Avenue, Elizabeth, PA 15037-1634
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14304707	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14236611	Escallate, LLC, P.O. Box 630906, Cincinnati, OH 45263-0906
14236612	Escallate, LLC, P.O. Box 645425, Cincinnati, OH 45264-5425
14236613	Family Practice Medical Associates South, 1200 Brooks Lane #290, Jefferson Hills, PA 15025-3765
14236615	+ Jefferson Hospital, P.O. Box 643054, Pittsburgh, PA 15264-3054
14236619	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
14236620	People's Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14300953	+ Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14224176	Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
14236625	+ United Collection Bureau, Inc., P.O. Box 140190, Toledo, OH 43614-0190

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 16 2021 04:23:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14224175	EDI: GMACFS.COM	Nov 16 2021 04:23:00	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14227844	+ EDI: PHINAMERI.COM	Nov 16 2021 04:23:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14236607	Email/Text: bankruptcy@cavps.com	Nov 15 2021 23:29:00	Cavalry Portfolio, 4050 E. Cotton Center, Suite 20, Phoenix, AZ 85040
14236606	+ EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14233336	EDI: CAPITALONE.COM		

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		Nov 16 2021 04:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14282671	EDI: BL-BECKET.COM		
		Nov 16 2021 04:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14236608	+ EDI: WFNNB.COM		
		Nov 16 2021 04:23:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
14236609	EDI: WFNNB.COM		
		Nov 16 2021 04:23:00	Comenity-HSN, PO Box 659707, San Antonio, TX 78265-9707
14236610	EDI: CCS.COM		
		Nov 16 2021 04:23:00	Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
14236614	+ EDI: PHINAMERI.COM		
		Nov 16 2021 04:23:00	GM Financial, 4001 Embarcadero, Arlington, TX 76014-4106
14236617	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 15 2021 23:29:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
14274868	+ EDI: MID8.COM		
		Nov 16 2021 04:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14236618	+ EDI: AGFINANCE.COM		
		Nov 16 2021 04:23:00	One Main Financial, PO Box 70911, Charlotte, NC 28272-0911
14706711	EDI: PRA.COM		
		Nov 16 2021 04:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14300893	EDI: PRA.COM		
		Nov 16 2021 04:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14243440	EDI: Q3G.COM		
		Nov 16 2021 04:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14241889	EDI: Q3G.COM		
		Nov 16 2021 04:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14236623	Email/Text: amieg@stcol.com		
		Nov 15 2021 23:29:00	State Collection Service Inc., PO Box 6250, Madison, WI 53716
14236621	+ EDI: CITICORP.COM		
		Nov 16 2021 04:23:00	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14236624	EDI: RMSC.COM		
		Nov 16 2021 04:23:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Indenture
cr		Select Portfolio Servicing, Inc.
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14236605	*	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14236062	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14236616	*+	Jefferson Hospital, P.O. Box 643054, Pittsburgh, PA 15264-3054
14236622	*	Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-2 Asset Backed Notes bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Sherri E. Parker chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Michael W. Parker chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-2 Asset Backed Notes mmiksich@kmlawgroup.com
Matthew Christian Waldt	on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8